

**Information to identify the case:**

Debtor 1	<b>William L. Saunders Jr.</b>	Social Security number or ITIN	<b>xxx-xx-2255</b>
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	<b>Ronette L. Saunders</b>	Social Security number or ITIN	<b>xxx-xx-7783</b>
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed for chapter <b>7</b> <b>1/19/17</b>	
Case number: <b>17-20196-JAD</b>			

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

**For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William L. Saunders Jr.	Ronette L. Saunders
2. All other names used in the last 8 years		
3. Address	536 Morgan Street Pittsburgh, PA 15219	536 Morgan Street Pittsburgh, PA 15219
4. Debtor's attorney Name and address	Lauren M. Lamb Steidl & Steinberg 707 Grant Street 28th Floor - Gulf Tower Pittsburgh, PA 15219	Contact phone 412-391-8000
5. Bankruptcy trustee Name and address	Natalie Lutz Cardiello 107 Huron Drive Carnegie, PA 15106	Contact phone 412-276-4043
The United States Trustee, Region3, appoints this individual as interim trustee as of the date of the filing of the bankruptcy petition.		

**For more information, see page 2 >**



<b>6. Bankruptcy clerk's office</b>  The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . <b>Photo ID/Delays:</b> For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these proceedings, Please plan accordingly.	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412-644-2700 Date: 2/27/17
<b>7. Meeting of creditors</b>  Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	<b>April 10, 2017 at 10:00 AM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.  <b>Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting</b>	Location:  <b>Liberty Center, 7th Floor, Room 740, 1001 Liberty Avenue, Pittsburgh, PA 15222</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	<b>Filing deadline: 6/9/17</b>  No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	



**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**William L. Saunders Jr.**  
**Ronette L. Saunders**  
Debtor(s)

Bankruptcy Case No.: 17-20196-JAD  
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75<sup>th</sup> day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: February 27, 2017

Jeffery A. Deller  
United States Bankruptcy Judge



REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).



**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 William L. Saunders, Jr.  
 Ronette L. Saunders  
 Debtors

Case No. 17-20196-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: aala  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 41

Date Rcvd: Feb 27, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 01, 2017.

db/jdb +William L. Saunders, Jr., Ronette L. Saunders, 536 Morgan Street,  
 Pittsburgh, PA 15219-4615  
 aty +James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,  
 Philadelphia, PA 19106-1541  
 aty Peter J. Ashcroft, Bernstein-Burkley, P.C., Suite 2200, Gulf Tower,  
 Pittsburgh, PA 15219-1900  
 aty +S. James Wallace, 845 N. Lincoln Avenue, Pittsburgh, PA 15233-1828  
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,  
 Pittsburgh, PA 15233-1828  
 14351758 ++COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477  
 (address filed with court: Collection Service Center, P.O. Box 14931, Pittsburgh, PA 15234)  
 14351757 +Collection Service Center, P.O. Box 560, New Kensington, PA 15068-0560  
 14351759 +Credit Acceptance, 25505 West 12 Mile Road, Suite 3000, Southfield, MI 48034-8331  
 14351760 Credit Management LLC, 681 Anderson Dr., Foster Plaza 6, Pittsburgh, PA 15220-2766  
 14351766 +Crunch Fitness, 340 East Waterfront Drive, Homestead, PA 15120-5004  
 14351767 Enhanced Recovery Comapny, LLC, PO Box 23870, Jacksonville, FL 32241-3870  
 14351768 +Everett & Hurite Ophthalmic Association, 1835 Forbes Ave, Pittsburgh, PA 15219-5835  
 14351771 +FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184  
 14351770 +Federal Loan Servicing Credit, PO Box 60610, Harrisburg, PA 17106-0610  
 14351778 +Nelnet/GLELSI, 2401 International POB 7860, Madison, WI 53707-7860  
 14351779 +Pinnacle Credit Service, PO Box 5617, Hopkins, MN 55343-0493  
 14351780 +Premiere Medical Assocaites, PO Box 643773, Pittsburgh, PA 15264-3773  
 14351782 +Tate& Kirlin Associates, 2810 Southampton Road, Philadelphia, PA 19154-1207  
 14351783 +Toyota Motor Credit Corporation, PO Box 542000, Omaha, NE 68154-8000  
 14351784 +UPMC Physican Services, 2121 Noblestown Road, Pittsburgh, PA 15205-3956  
 14351785 +UPMC Physician Services, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: llamb@steidl-steinberg.com Feb 28 2017 02:48:03 Lauren M. Lamb,  
 Steidl & Steinberg, 707 Grant Street, 28th Floor - Gulf Tower, Pittsburgh, PA 15219  
 tr +EDI: QNLCARDIELLO.COM Feb 28 2017 02:13:00 Natalie Lutz Cardiello, 107 Huron Drive,  
 Carnegie, PA 15106-1826  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 28 2017 02:49:01 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Feb 28 2017 02:49:18  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 cr +EDI: AISACG.COM Feb 28 2017 02:13:00 Exeter Finance Corp., c/o Ascension Capital Group,  
 P.O. Box 165028, Irving, TX 75016-5028  
 14351752 +EDI: CINGMIDLAND.COM Feb 28 2017 02:13:00 AT & T, PO Box 6416,  
 Carol Stream, IL 60197-6416  
 14351753 EDI: CAPITALONE.COM Feb 28 2017 02:13:00 Capital One, c/o Capital One Services,  
 P. O. Box 30281, Salt Lake City, UT 84130-0281  
 14351754 EDI: CAPITALONE.COM Feb 28 2017 02:13:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 14351764 +EDI: RCSFNBMARIN.COM Feb 28 2017 02:13:00 Credit One Bank, P.O. Box 98873,  
 Las Vegas, NV 89193-8873  
 14351765 +EDI: RCSFNBMARIN.COM Feb 28 2017 02:13:00 Credit One Bank, P.O. Box 80015,  
 Los Angeles, CA 90080-0015  
 14351769 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com Feb 28 2017 02:40:49 Exeter Finance,  
 PO Box 166008, Irving, TX 75016-6008  
 14351772 +EDI: AMINFOFP.COM Feb 28 2017 02:13:00 First Premiere Bank, PO Box 5529,  
 Sioux Falls, SD 57117-5529  
 14351774 EDI: FORD.COM Feb 28 2017 02:13:00 Ford Motor Credit, Po Box 542000,  
 Omaha, NE 68154-8000  
 14351775 +EDI: RESURGENT.COM Feb 28 2017 02:13:00 LVNV Funding, PO Box 10497,  
 Greenville, SC 29603-0497  
 14351776 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Feb 28 2017 02:50:03  
 Magee Womens Hospital, c/o Credit Management Company, 2121 Noblestown Road,  
 Pittsburgh, PA 15205-3956  
 14351781 +E-mail/Text: bankruptcy@progfinance.com Feb 28 2017 02:49:30 Progressive Leasing,  
 256 West Data Drive, Draper, UT 84020-2315  
 14351786 +E-mail/Text: hariasdiaz@creditmanagementcompany.com Feb 28 2017 02:50:03  
 UPMC Physician Services, c/o Credit Management Company, 2121 Noblestown Road,  
 Pittsburgh, PA 15205-3956  
 14351788 EDI: VERIZONCOMB.COM Feb 28 2017 02:13:00 Verizon, P.O. Box 17577,  
 Baltimore, MD 21297-0513  
 14351789 +EDI: VERIZONCOMB.COM Feb 28 2017 02:13:00 Verizon Wireless, P.O. Box 17464,  
 Baltimore, MD 21297-1464  
 14351790 +EDI: BLUESTEM Feb 28 2017 02:13:00 Webbank / Fingerhut, 6250 Ridgewood Road,  
 Saint Cloud, MN 56303-0820

TOTAL: 20



District/off: 0315-2

User: aala  
Form ID: 309A

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Feb 27, 2017

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
cr Toyota Lease Trust  
14351755\* Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
14351756\* Capital One, PO Box 30281, Salt Lake City, UT 84130-0281  
14351761\* Credit Management LLC, 681 Anderson Dr., Foster Plaza 6, Pittsburgh, PA 15220-2766  
14351762\* Credit Management LLC, 681 Anderson Dr., Foster Plaza 6, Pittsburgh, PA 15220-2766  
14351763\* Credit Management LLC, 681 Anderson Dr., Foster Plaza 6, Pittsburgh, PA 15220-2766  
14351773\* +First Premiere Bank, PO Box 5529, Sioux Falls, SD 57117-5529  
14351787\* +UPMC Physician Services, c/o Credit Management Company, 2121 Noblestown Road,  
Pittsburgh, PA 15205-3956  
14351777 ##+Navient, PO Box 9575, Wilkes Barre, PA 18773-0975

TOTALS: 2, \* 7, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 01, 2017

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on February 27, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Toyota Lease Trust bkgroup@kmlawgroup.com  
Lauren M. Lamb on behalf of Debtor William L. Saunders, Jr.  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;leslie.nebel@steidl-steinberg.com;dam  
brose@steidl-steinberg.com;cgoga@steidl-steinberg.com  
Lauren M. Lamb on behalf of Joint Debtor Ronette L. Saunders  
julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;leslie.nebel@steidl-steinberg.com;dam  
brose@steidl-steinberg.com;cgoga@steidl-steinberg.com  
Natalie Lutz Cardiello ncardiello@comcast.net, ncardiello@ecf.epiqsystems.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.court  
rive.com  
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,  
Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com

TOTAL: 7